

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
James John Kubasko
Debtor

Case No. 20-00462-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Mar 28, 2022

User: AutoDocke
Form ID: 3180W

Page 1 of 4
Total Noticed: 55

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 30, 2022:

Recip ID	Recipient Name and Address
db	+ James John Kubasko, 79 West Shore Dr., Jefferson Twp., PA 18436-3952
mpt	+ Mark Allen Crowell, 141 Timberwood Drive, Mountain Top, PA 18707-1853
cr	+ Moosic Lakes Club, 25 Beach House Drive, Jefferson Township, PA 18436-8803
mpt	+ Sharon Allen Petrosky-Crowell, 141 Timberwood Drive, Mountain Top, PA 18707-1853
5299214	American Honda Finance, National Recovery Center, P.O. Box 16469, Irving, TX 75016
5299216	Brigid E. Carey, Esq., P.O. Box 4466, Scranton, PA 18505-6466
5299217	Brigid E. Carey, Esq., 3218 Pittston Ave., P.O. Box 3838, Scranton, PA 18505-0838
5299218	+ City of Scranton, c/o Northeast Revenue Svc., 340 N. Washington Ave., Attn: Delinquent Taxes, Scranton, PA 18503-1582
5299219	+ City of Scranton, c/o Northeast Revenue Svc., 340 N. Washington Ave., Attn: Delinquent Waste Disposal, Scranton, PA 18503-1582
5299220	+ City of Scranton Tax Office, 1170 Highway 315, Suite 5, Plains, PA 18702-6906
5299221	+ City of Scranton Treasurer, Attn: Refuse Dept., 340 North Washington Ave., Scranton, PA 18503-1582
5299222	Commonwealth Health, P.O.Box 1022, Wixom, MI 48393-1022
5299223	Credit Management Co., 681 Andersen Dr., Foster Plaza 6, Pittsburgh, PA 15220-2766
5299225	+ Credit Mediators Inc., P.O. Box 456, Upper Darby, PA 19082-0456
5299226	+ Dr. Sanderson, 500 Park St., Burke Bypass, Olyphant, PA 18447-1982
5299227	+ Intermountain Medical Group, 610 Wyoming Ave., Kingston, PA 18704-3787
5310877	+ Jefferson Township Sewer Authority, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
5299229	+ Jefferson Twp., c/o Portnoff Law Associates, LTD., 2700 Horizon Dr., Suite 100, King of Prussia, PA 19406-2726
5303362	+ Lackawanna County Tax Claim Bureau, 123 Wyoming Ave Suite 267, Scranton, PA 18503-2029
5299230	+ Lackawanna County Tax Claim Bureau, Lackawanna County Government Ctr., 123 Wyoming Ave., Suite 267, Scranton, PA 18503-2029
5299232	+ Lackawanna River Basin, Sewer Authority, P.O. Box 280, Olyphant, PA 18447-0280
5299233	+ Law offices of Tullio DeLuca, 381 N. 9th Avenue, Scranton, PA 18504-2005
5299234	+ Marian Community Hospital, 100 Lincoln Ave., Carbondale, PA 18407-2198
5312192	+ Moosic Lakes Club, 25 Beach House Road, Jefferson Township, PA 18436-8803
5299235	+ Moses Taylor Hospital, 700 Quincy Ave, Attn: Justin Davis CEO, Scranton, PA 18510-1798
5299237	+ North American Partners in Anesthesia, P.O. Box 725, Melville, NY 11747-0725
5310876	+ North Pocono School District, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
5310875	+ North Pocono School District and Jefferson Townshi, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
5299246	PPL Electric Utilities, 827 Hausman Rd., Allentown, PA 18104-9392
5299241	+ Patel Retina Institute, 210 N. State St., Clarks Summit, PA 18411-1008
5299242	#+ Physicians Health Alliance, P.O. Box 618, Dunmore, PA 18512-0618
5299245	+ Portnoff Law Associates, Ltd, 2700 Horizon Dr., Suite 100, King of Prussia, PA 19406-2726
5299248	+ Radiological Consultants, 751 Keystone Indust. Park, Dunmore, PA 18512-1511
5299249	+ Regional Hospital of Scranton, 746 Jefferson Ave., Scranton, PA 18510-1624
5299250	+ Rosenn, Jenkins & Greenwald, L.L.P., 15 South Franklin St., Wilkes-Barre, PA 18701-1206
5299251	+ Scranton Cardiovascular Physician Servc, 746 Jefferson Ave., Scranton, PA 18510-1624
5299253	+ The Moosic Lakes Club, 25 Beachhouse Rd., Jefferson Twp., PA 18436-8803
5304301	+ city of scranton northeast revenue, 340 n washington ave, scranton, PA 18503-1546

TOTAL: 38

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: RECOVERYCORP.COM	Mar 28 2022 22:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5299215	EDI: HNDA.COM	Mar 28 2022 22:38:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
5299224	+ Email/Text: bdsupport@creditmanagementcompany.com	Mar 28 2022 18:36:00	Credit Management Co., 2121 Noblestown Rd., Pittsburgh, PA 15205-3956
5446402	+ EDI: IRS.COM	Mar 28 2022 22:38:00	Internal Revenue Service, P O BOX 7346, Philadelphia PA 19101-7346
5299236	+ Email/Text: Bankruptcies@nragroup.com	Mar 28 2022 18:36:00	National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
5299458	+ EDI: RECOVERYCORP.COM	Mar 28 2022 22:38:00	Orion, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5299238	EDI: RECOVERYCORP.COM	Mar 28 2022 22:38:00	Orion Portfolio Services, LLC, c/o Recovery Management Systems Corp., 25 SE 2nd Ave., Ste. 1120, Miami, FL 33131-1605
5299239	Email/Text: csc.bankruptcy@amwater.com	Mar 28 2022 18:36:00	PA American Water Co., P.O. Box 578, Alton, IL 62002-0578
5299240	EDI: PENNDEPTREV	Mar 28 2022 22:38:00	PA Dept. of Revenue, Bankruptcy Division, Dept. 280946, Harrisburg, PA 17128-0496
5299240	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 28 2022 18:36:00	PA Dept. of Revenue, Bankruptcy Division, Dept. 280946, Harrisburg, PA 17128-0496
5299243	Email/Text: Bankruptcy.Notices@pnc.com	Mar 28 2022 18:36:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
5299244	Email/Text: Bankruptcy.Notices@pnc.com	Mar 28 2022 18:36:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
5303664	EDI: PENNDEPTREV	Mar 28 2022 22:38:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
5303664	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 28 2022 18:36:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
5299247	+ Email/Text: pasi_bankruptcy@chs.net	Mar 28 2022 18:36:00	Professional Account Svcs., P.O. Box 188, Brentwood, TN 37024-0188
5312375	+ Email/Text: pasi_bankruptcy@chs.net	Mar 28 2022 18:36:00	Regional Hospital of Scranton, C/O PASI, P.O. BOX 188, BRENTWOOD, TN 37024-0188
5319270	EDI: AIS.COM	Mar 28 2022 22:38:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
5299255	EDI: WFFC.COM	Mar 28 2022 22:38:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, P.O. Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
5299256	EDI: WFFC.COM	Mar 28 2022 22:38:00	Wells Fargo Financial, 4143 121st Street, Urbandale, IA 50323-2310

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
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District/off: 0314-5
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cr	*+	North Pocono School District and Jefferson Townshi, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
cr	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court., PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
5299228	*+	James John Kubasko, 79 West Shore Dr., Jefferson Twp., PA 18436-3952
5310879	*+	Jefferson Township Sewer Authority, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
5310878	*+	North Pocono School District, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
5319261	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court., PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
5321311	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court., PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
5299231	##+	Lackawanna County Tax Claim Bureau, 135 Jefferson Ave., Scranton, PA 18503-1716
5299252	##+	SRA Associates, 401 Minnetonka Rd., Hi Nella, NJ 08083-2914
5299254	##+	Trident Asset Management, 53 Perimeter Center East, Ste. 440, Atlanta, GA 30346-2230

TOTAL: 0 Undeliverable, 7 Duplicate, 3 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 30, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 28, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC Mortgage a division of PNC Bank, National Association bnicholas@kmlawgroup.com
Brigid E Carey	on behalf of Creditor Moosic Lakes Club becesqnepa@aol.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor PNC Mortgage a division of PNC Bank, National Association bkgroup@kmlawgroup.com
James Randolph Wood	on behalf of Creditor North Pocono School District and Jefferson Township Sewer Authority jwood@portnoffonline.com jwood@ecf.inforuptcy.com
John J. Martin	on behalf of Miscellaneous Participant Sharon Allen Petrosky-Crowell jmartin@martin-law.net kmartin@martin-law.net;sseana@martin-law.net;jjmartin@martin-law.net;r59891@notify.bestcase.com
John J. Martin	on behalf of Miscellaneous Participant Mark Allen Crowell jmartin@martin-law.net kmartin@martin-law.net;sseana@martin-law.net;jjmartin@martin-law.net;r59891@notify.bestcase.com
Rebecca Ann Solarz	on behalf of Creditor PNC Bank N.A. bkgroup@kmlawgroup.com
Rebecca Ann Solarz	on behalf of Creditor PNC Mortgage a division of PNC Bank, National Association bkgroup@kmlawgroup.com
Tullio DeLuca	on behalf of Debtor 1 James John Kubasko tullio.deluca@verizon.net

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United States Trustee
ustpregion03.ha.ecf@usdoj.gov

TOTAL: 11

Information to identify the case:

Debtor 1	James John Kubasko	Social Security number or ITIN	xxx-xx-2057
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 5:20-bk-00462-MJC			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James John Kubasko
aka James Kubasko, aka James J. Kubasko,
aka James Kubasko, aka James J. Kubasko Jr.,
aka James John Kubasko Jr., aka James
Kubasko Jr.,

3/28/22**By the
court:**

Mark J. Conway, United States
Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

Form 3180W

Chapter 13 Discharge

For more information, see page 2>
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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.